

Re: your agent..complaint

Subject: RE: your agent..complaint

Date: Wed, 16 May 2001 17:20:56 -0400

From: "Brickhouse, Derrick" <DBrickhouse@penntreaty.net>

To: "Hesassoc@aol.com" <Hesassoc@aol.com>

CC: nforman@nwlinc.com, CALLAHANKIDS@aol.com, "Bagley, Jane" <Jbagley@penntreaty.com>, "Levit-Sussman, Tracy" <tlevit-sussman@penntreaty.com>, "Underhill, Jeff" <junderhill@penntreaty.com>

Herb:

Tracy and I did call you back immediately on Monday at the number you left for me. I realize today, from the message below, that you gave me your California number in your verbal message I received on Monday. Therefore that is where I have been attempting to contact you. I would like to resolve this communication issue so that we can move forward as partners in a positive way.

I will handle contacting Jeremy Gray to determine what has happened in this case below and let you know of the outcome. I will also follow up with Cam as to his response to your letter.

Furthermore, I would like to introduce our new Senior Vice President, Jeff Underhill, so that you have a contact at all times.

I cannot emphasize enough the urgency to resolve the communication issues you have with me as I think there is clearly a misunderstanding. Please let me know if you have time Friday for a quick conference call to review recent communication and introduce Jeff to you.

Regards,  
Derrick

> -----Original Message-----

> From: Hesassoc@aol.com [SMTP:Hesassoc@aol.com]

> Sent: Tuesday, May 15, 2001 4:29 PM

> To: dbrickhouse@penntreaty.net

> Cc: nforman@nwlinc.com; CALLAHANKIDS@aol.com; jbagley@penntreaty.com

> Subject: your agent..complaint

>

> Derrick; I responded to your fax, to me 5/14/01 re:complaint letter Paul

> and

> Doris Umphres dated 4/27/01. Again no response from you to my phone call

> 5/14/01 to get further information about your agent Jeremy Gray. It

> appears

> your agent Mr.Gray misinformed the umphres of the prescription drug

> discount

> benefit of the All-Risk program. Either your agent intentionally misrep

> the

> product or Mr.Gray was not properly informed or trained by whom ever

> contracted him to sell All-Risk. I have no idea what you wish me to do

> regarding this situation. Has a refund been made? Do you want us to

> contact

> the agent? Do you want us to contact the member? I will wait to hear from

> you

> if and when you return my call. 425. 455.4142 or Neal Forman

> 125 922 1252



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Subject: RE: communication???

Date: Mon, 7 May 2001 17:02:43 -0400

From: "Brickhouse, Derrick" <DBrickhouse@penntreaty.net>

To: "Hesassoc@aol.com" <Hesassoc@aol.com>

CC: "Bagley, Jane" <Jbagley@penntreaty.com>, nforman@nwlinc.com, CALLAHANKIDS@aol.com, "Waite, Cameron" <Cwaite@penntreaty.com>, "Levit-Sussman, Tracy" <tlevit-sussman@penntreaty.com>

Herb,

I am writing in response to your letter stating that I am not communicating with you. Clearly I feel as if we have been very responsive to all of your requests and keeping you up to date on all the current events at Penn Treaty. I have had Tracy add you and Neal to the advance e-mail notification list early in the year so that you receive advance notice of all Marketing activities before the field force is mailed. In regards to recent events, before we left for the Atlantis Tracy e-mailed Neal Forman in regards to the status of selling AllRisk in the states we have voluntarily stopped selling our Long Term Care Insurance products. Tracy stated that Tennessee is the same status as Florida and Virginia in that we are continuing to market AllRisk in those states. I assumed that Neal would have shared this information with you. Furthermore, I am aware of your conversation with my Director of Sales, Matt Sussman, as to the status of AllRisk and our current financial/marketing status this past Friday.

In respect to the letter you sent to Cam Waite, he will be responding to your letter as it was written to him directly. Any letter or phone call you have directed towards me has been handled on a priority.

You also mentioned your concern with AllRisk not being a part of the Atlantis presentation. As you can understand, our presentation was geared towards the financial situation at the Company. Our agents only concern is their renewals, not products. If the agents are unsure of their status with renewals on the long term care insurance placed with our Company, why do you think they will want to write AllRisk? Understand that all of our business is down even as we have increased our marketing efforts in all areas due to agents being unsure of their renewals for all lines of business.

As you stated your concern for our Marketing efforts, I would love to hear your recent success stories as to how you have been marketing this product since the re-rollout in February. We both want this partnership to yield great results and must continue to work in a positive way together as all of our reputations are involved.

Please let me know if you have any additional concerns that you would like me to address. Otherwise I will look forward to hearing about your recent successes in Marketing AllRisk.

Regards,  
Derrick

> -----Original Message-----

> From: Hesassoc@aol.com [SMTP:Hesassoc@aol.com]

> Sent: Monday, May 07, 2001 3:13 PM

> To: dbrickhouse@penntreaty.net

> Cc: jbagley@penntreaty.com; nforman@nwlinc.com; CALLAHANKIDS@aol.com

> Subject: communication???

>

> Derrick; I still have not heard from you after numous calls and emails.

> 1

> also understand that ALL-RISK was not mentioned at the agent meetings in  
> Atlantis, this surprised me, because All-Risk is still salable in the  
> states  
> which PTNA withdrew from. The product was supposed to be discussed at the  
> convention for your producers, this is not making "every effort" to  
> promote  
> All-Risk. Derrick, I know PTNA has problems, and so do I! I must know  
> what  
> happening with All-Risk, and I must get some answers to my letters,  
> emails,  
> and phone calls!  
> Herb Schwartz  
>  
>  
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**Michael Hauert**

From: "Jim Bell" <JBell@BestBenefits.com>  
 To: <m.hauert@worldnet.att.net>  
 Cc: "Deah Lewis" <dmlewis@BestBenefits.com>; "David Putman" <DPutman@BestBenefits.com>  
 Sent: Monday, March 26, 2001 11:45 AM  
 Subject: Re: Fw: Program Odds and Ends.

Mike:

Please have all future emails sent / CCD to:

~~Putman@BestBenefits.com~~ and - cc.  
~~Lewis@BestBenefits.com~~

/Jim

Jim Bell  
 Account Executive  
 Best Benefits  
 (773) 867-4451 - voice  
 (773) 399-9022 - fax

&gt;&gt;&gt; "Michael Hauert" &lt;m.hauert@worldnet.att.net&gt; 03/26/01 09:32AM &gt;&gt;&gt;

Jim,

Thought you would like to see the response to the email sent by WEB. I any event, it appears we have been given the green light to contact IT at Penn Treaty directly regarding the file issue. I would appreciate someone at your end contact them, probably you, to talk through the issue with them. Please advise. Mike

----- Original Message -----

From: "Frantz, Jackie" <JFrantz@pennntreaty.com>  
 To: <WEBIII@aol.com>; "Frantz, Jackie" <JFrantz@pennntreaty.com>  
 Cc: <CALLAHANKIDS@aol.com>; <m.hauert@att.net>; <Hesassoc@aol.com>; <norman@nwlink.com>; <jbell@bestbenefits.com>; <klannen@bestbenefits.com>  
 Sent: Monday, March 26, 2001 9:17 AM  
 Subject: RE: Program Odds and Ends

&gt; Hi Web!

&gt;

&gt; Hope all is well.

&gt;

&gt; I will add Mike Callahan to our list of contacts

&gt;

&gt; As far as number two on your list, Tracy will be in contact with you regarding this item

&gt;

&gt; #3. I am being told our IT is working directly with Kathy and Mike.

&gt;

&gt; #4. I have sent a copy of this to Derrick and we will be in touch with numbers.

&gt;

&gt; If I can be of further assistance, please let me know.

&gt;

&gt; Thanks.

&gt; Jackie

&gt;

&gt;&gt; -----Original Message-----

&gt;&gt; From: WEBIII@aol.com [SMTP:WEBIII@aol.com]

&gt;&gt; Sent: Friday, March 23, 2001 11:59 AM

&gt;&gt; To: jfrantz@pennntreaty.com

&gt;&gt; Cc: CALLAHANKIDS@aol.com; m.hauert@att.net; Hesassoc@aol.com;

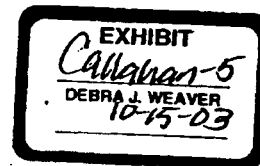
&gt;&gt; norman@nwlink.com; jbell@bestbenefits.com; klannen@bestbenefits.com

&gt;&gt; Subject: Program Odds and Ends.

&gt;&gt;

&gt;&gt; Jackie.

&gt;&gt;



3/26/2001

Hauert 0027

>> Here are a few areas to clarify, please:

>>

>> 1. First of all, we have a new exec helping to manage our fulfillment

>> and

>> service job. His name is Mike Callahan (callanhankids@aol.com) and I

>> would

>> appreciate it if you would include him in your email traffic to Mike

>> Hauert

>> and me.

>>

>> 2. We are wondering if and when you want to mail new kits to old 500+/-

>> members? Our cost is \$2 each, about \$1,300. Let us know please

>>

>> 3. When will you begin using new member numbers signifying single

>> household

>> member and 2nd household member?

>>

>> 4. Finally, would you or Derrick give us your feeling of weekly new member

>> ramp up rates over the next several weeks/months based on what you are

>> seeing

>> back at HQ? It would be welcomed by all, who are standing by, to have

>> your

>> perspective on what's coming and when.

>>

>> Thanks Jackie. Let us know what else we can do to assist

>>

>> Web

>>

>>

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3/26/2001

Hauert 0028

Barth-25  
10/13/03 Amul

Subj: AllRisk Fulfillment Communications Problems; Causes and Solutions  
Date: 10/6/00  
To: CStockle@BestBenefits.com, abishop@penntreaty.com, jhodge@penntreaty.com,  
KLannen@BestBenefits.com, jfrantz@penntreaty.com, m.hauert@worldnet.att.net  
CC: hesassoc@aol.com, nforman@nwlinc.com, Callahankids@aol.com, lievit@penntreaty.com

First of all, Jackie, Jill and any I have not yet spoken to at Penn Treaty, I would like to express my personal sorrow over your loss of Glen. He was one of the brightest stars in this industry and was bringing about innovation with his own personal brand of contagious enthusiasm. My own involvement in this program would not have happened without Glen's drive and determination. I, and many others, will miss him.

#### Recent Communications Problems

Over the last several weeks we have had some communications problems over relatively simple matters of "whether a kit was shipped or not," etc. There are several reasons for these recent problems and changes that have been made to eliminate them in the future.

Attached is this week's email from Cindy at DDS describing the individual cases. Most have been shipped twice due to incorrect or incomplete data or confusion of whether the kit should be sent to the policyholder, relative or the agent.

I think we all understand that when dealing with many data files and the postal service isolated incidents are bound to occur and given the hundreds that have been sent I think we have done pretty well.

What is of concern is not the occasional problem, but the handling of it. We want to insure all concerned that we are very sensitive to customer service and especially understand the importance of providing a field sales force with immediate feedback, regardless of the problem or cause of the problem.

#### Primary Cause

We have 11 quality people working hard to deliver this program. In all fairness to all this is what has transpired.

The program was set up to provide service to high volumes of members who have paid significant premiums and should expect top service.

Consequently, we started with the very best vendors available including a fulfillment company that could print, fold and mail 500 custom membership cards and fulfillment kits every hour. Also we selected DDS, probably the best customer service benefit company in the country to handle the benefits and policyholder support. They have trained operators providing individual service on custom programs for some on the country's largest insurance

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companies and associations with over 2 million members.

However, when the volume slowed to a trickle over the last several weeks some of the automated processes were handled manually and we began planning a transition to consolidate all processing with one company.

### The Solution

1. One company, DDS will handle all customer service and fulfillment just as they do for most of their clients.

DDS now has the capacity to print our quality AllRisk membership cards and can now do all customer service, printing and fulfillment in-house. Now we don't have to swap shipping information with another company and when a question occurs Cindy can simply walk over to the mailroom.

2. Our communication will be streamlined.

Jackie called me with a problem; I called Cindy, who got back to Angela who talked to Jill, who called me saying that Jackie was wondering what was going on. (At the least Jackie I should have called you and I apologize but wrongly believed Cindy and Angela had the problem resolved and that you knew about it.)

Here is our recommendation for communication on problem solutions.

- o Single point of contact-
- o Cindy at DDS-----Jill at Penn Treaty
- o Telephone for expediency and e-mail all for confirmation.
- o If Cindy does not get back to Penn Treaty within 3 hours, Jill should call Web on my anytime cell phone at 425-746-4335.

We think these changes will eliminate individual member fulfillment and delivery communication problems.

We are all committed to help make AllRisk the highest quality program of its kind and, as always we truly welcome and encourage input, comments and criticisms from all.

Sincerely,

Web

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